

# Overcoming Housing Barriers



*Assisting your clients in securing  
affordable housing*

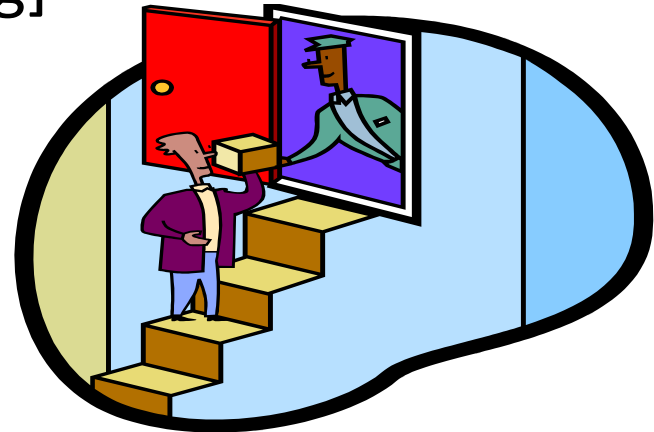
# I. Developing an Individualized Housing Plan



- Department of Mental Health's 7<sup>th</sup> Annual Housing Institute
- **Presenter, Carmen Hill, MBA, President, CitiHousing Real Estate Services**

# ASSESSMENT OF THE BARRIERS

- Prior evictions/poor credit history
  - [[www.annualcreditreport.com](http://www.annualcreditreport.com)]
- Criminal background/police reports
  - [[www.lasuperiorcourt.org](http://www.lasuperiorcourt.org)]
- Drug/substance abuse
- Insufficient income
- Lack of life skills
- Lack of motivation/hope



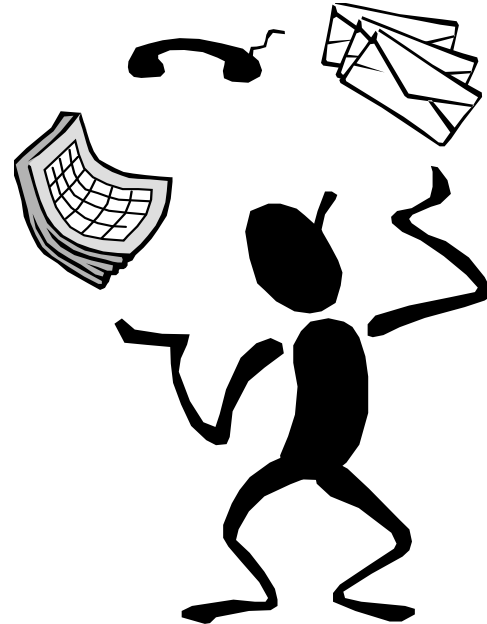
# Consumer's Housing Goals

- Develop an individualized plan
- Identify the housing options
- Identify housing resources



# Life skills needed for housing

- Money Management
- Housekeeping
- Interpersonal
- Leisure-time management
- Substance abuse/sobriety
- Parenting skills
- Understanding tenant responsibilities



# Treatment team approach

- Case manager
  - Housing specialist
  - Employment specialist
  - Psychiatrist
- 
- Substance abuse counselor
  - Benefits specialist



# Tenant College

- Role of transitional housing
- Tenant responsibilities



## II. The Application Process: getting an application accepted

- Order free credit report:  
[www.annualcreditreport.com](http://www.annualcreditreport.com)
- Order criminal history  
— [www.lasuperiorcourt.org](http://www.lasuperiorcourt.org)
- Practice with a blank application form
- Show other productive activities if not employed: school, volunteer work, etc.
- Conduct mock landlord interviews





# Application Tips

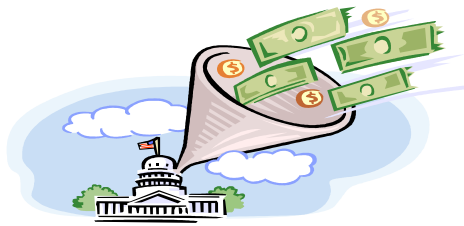


- References:
  - Bank—direct deposit of government checks
  - Personal
- Current residence: not “homeless”
- Give extenuating circumstances for evictions and offer extra security deposit
- Bring children to show well-behaved

# III. Landlord Partnerships-- Affordable Rentals

- Shared housing SHARE; Sober Living Network
- HUD subsidized apartments
  - [www.hud.gov](http://www.hud.gov) Click on Search for an Affordable Rental
- City of LA Affordable Housing Roster
  - [www.lahd.lacity.org](http://www.lahd.lacity.org)
- A Community of Friends (homeless, mentally ill) Contact  
Wm. Membreno 323-757-0670 x105
- Tax Credit Projects
- Mom and Pop Landlords
- <http://housing.lacounty.gov>





# Tax Credit Buildings

- Corporate investors provide cash for the development of apts affordable to low and moderate income households (defined as 30 to 60% of area median income) in order to save on their income taxes
- Less costly for fed govt to administer than the Section 8 program
- Congress establishes the amount of tax credits available for each state based on population
- Tax Credit Allocation Committee (TCAC) for each state distributes the tax credits to developers who submit applications for their project.
- When tax credits are awarded to project, the developer can sell the tax credits to corporate investors to provide the needed cash (the equity) for the project.

# HOW TO FIND TAX CREDIT BUILDINGS

- When you hear about an upcoming project in local media, go to developer's website and find out the contact phone # for leasing

- List of all tax credit projects by County on website:

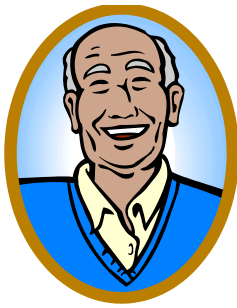
<http://treasurer.ca.gov/ctcac/history.asp>

Click on Active Projects Awarded Credits 1987 to 2013

The first four numbers of application # indicate the year the tax credits were awarded. Project generally completed 2 years after credits awarded.

- Check local community newspapers for ads

- <http://housing.lacounty.gov>



## “Mom and Pop” Landlords



- Housing alternative for those with “challenging” backgrounds: many do not do background checks
- Small apartment owners, sometimes live in a unit on site
- Drive neighborhoods: looking for “homemade” For Rent signs
- Look for ads in local community newspapers

# Develop partnerships with landlords

- Understanding landlords fears/motivation
- Move-in funds
- Rent subsidies – agency based Section 8
- Case management to help tenants to maintain their housing
- Aim for the purse, not the heart!



# The Landlord Perspective

- Feedback from landlords that have rented to DMH Clients



- Current vacancies

# Master leasing



- Agency rents unit(s) based on its credit and subleases the units to clients
- Solution for those that are be tough to place
- Transitional—during lease period work on tenant skills
- Maximum 2 years residency to qualify for Section 8 homeless programs



# Questions ???

**Carmen Hill, MBA, Broker**

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